

In the Claims:

Please amend claim 1 to read as follows:

- Pub  
B1  
a3
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1. (amended) A system for distributing spending vehicles, comprising:
- payment rights for an individual entitled to receive a payment;
  - a sponsor of spending vehicles;
  - an assignment of said payment rights;
  - a payor for transferring a payment to an assignee in accordance with said assignment of payment rights; and
  - a spending vehicle issued from said sponsor to said individual in an amount related to said assigned payment rights.
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Please cancel claim 5.

Please amend claim 7 to read as follows:

- a4
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7. (amended) A method for distributing spending vehicles, comprising the steps of:
- assigning to a sponsor payment rights for an individual entitled to receive a payment;
  - issuing a spending vehicle from said sponsor to said individual in an amount related to said assigned payment rights; and
  - transferring a payment to an assignee in accordance with said assignment of payment rights.
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Please cancel claim 11.

Please amend claim 12 to read as follows:

12. (amended) The method of claim 7 wherein the step of issuing a spending vehicle  
as comprises the step of issuing a spending vehicle with a value in excess of the  
value of said assigned payment rights.

## REMARKS/ARGUMENTS

### Restriction Requirement

The Examiner issued a restriction requirement under 35 U.S.C. § 121. The Examiner classifies the claims into four patentably distinct species as indicated in Figures 2, 3, 4, and 5.

The Applicant hereby confirms the election for prosecution, with traverse, of claims 1 - 12 that read upon the invention shown in Figures 2 and 5. The Applicant cancels claims 13 – 20 without prejudice. — NOT DONE

Although the Examiner alleges that two patentably distinct species of the claimed invention are designated in Figure 2 (as Species A) and Figure 5 (as Species D), the Applicant respectfully submits that Figures 2 and 5 are embodiments of a distinct invention represented by the group of claims 1 – 12. The Applicant directs the Examiner's attention to claims 1 and 7 to illustrate the present application's generic claims that describe a common element or subcombination found in the embodiments of the invention as represented in Figures 2 and 5. A generic claim "may define only an element or subcombination common to the several species." MPEP §806.04 (d). "In general, a generic claim should include no material element additional to those recited in the species claims, and must comprehend within its confines the organization